

MOUNTAIN VALLEY BANCSHARES, INC.

| | CPP Disbursement Date 09/25/2009 | RSSD (Holding Company) 3353800 | Number of Insured Depository Institutions 1 | | |
|---|-------------------------------------|-----------------------------------|---|------|----|
| | | | | | |
| Selected balance and off-balance sheet items | 2012 \$ millions | 2013 \$ millions | %chg from prev | | |
| Assets | \$145 | \$152 | 5.2% | | |
| Loans | \$79 | \$85 | 6.5% | | |
| Construction & development | \$15 | \$16 | 3.0% | | |
| Closed-end 1-4 family residential | \$14 | \$14 | 3.1% | | |
| Home equity | \$9 | \$9 | 3.2% | | |
| Credit card | \$0 | \$0 | | | |
| Other consumer | \$2 | \$1 | -3.7% | | |
| Commercial & Industrial | \$6 | \$6 | -13.3% | | |
| Commercial real estate | \$23 | \$27 | 20.7% | | |
| | | | | | |
| Unused commitments | \$9 | \$12 | 44.5% | | |
| Securitization outstanding principal | \$0 | \$0 | | | |
| Mortgage-backed securities (GSE and private issue) | \$5 | \$4 | -17.9% | | |
| Asset-backed securities | \$0 | \$0 | | | |
| Other securities | \$23 | \$25 | 11.7% | | |
| Cash & balances due | \$18 | \$14 | -22.7% | | |
| | | | | | |
| Residential mortgage originations | | | | | |
| Closed-end mortgage originated for sale (quarter) | \$0 | \$0 | | | |
| Open-end HELOC originated for sale (quarter) | \$0 | \$0 | | | |
| Closed-end mortgage originations sold (quarter) | \$0 | \$0 | | | |
| Open-end HELOC originations sold (quarter) | \$0 | \$0 | | | |
| | | | | | |
| Liabilities | \$129 | \$138 | 6.7% | | |
| Deposits | \$122 | \$127 | 4.1% | | |
| Total other borrowings | \$7 | \$10 | 52.4% | | |
| FHLB advances | \$4 | \$3 | -28.6% | | |
| | | | | | |
| Equity | | | | | |
| Equity capital at quarter end | \$16 | \$14 | -7.4% | | |
| Stock sales and transactions with parent holding company (cumulative through calendar year) | \$0 | \$0 | NA | | |
| | | | | | |
| Performance Ratios | | | | | |
| Tier 1 leverage ratio | 10.6% | 10.6% | -- | | |
| Tier 1 risk based capital ratio | 16.1% | 15.5% | -- | | |
| Total risk based capital ratio | 17.4% | 16.7% | -- | | |
| Return on equity ¹ | 2.7% | 5.4% | -- | | |
| Return on assets ¹ | 0.3% | 0.5% | -- | | |
| Net interest margin ¹ | 3.5% | 3.7% | -- | | |
| Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans} | 69.8% | 59.7% | -- | | |
| Loss provision to net charge-offs (qtr) | 29.8% | -1112.5% | -- | | |
| Net charge-offs to average loans and leases ¹ | 2.3% | 0.0% | -- | | |
| ¹ Quarterly, annualized. | | | | | |
| | | | | | |
| | Noncurrent Loans | | Gross Charge-Offs | | |
| Asset Quality (% of Total Loan Type) | 2012 | 2013 | 2012 | 2013 | |
| Construction & development | 5.0% | 9.0% | 1.2% | 0.0% | -- |
| Closed-end 1-4 family residential | 6.0% | 5.6% | 0.4% | 0.2% | -- |
| Home equity | 0.0% | 0.0% | 0.0% | 0.0% | -- |
| Credit card | 0.0% | 0.0% | 0.0% | 0.0% | -- |
| Other consumer | 0.0% | 0.0% | 0.0% | 0.0% | -- |
| Commercial & Industrial | 0.4% | 0.0% | 0.0% | 0.0% | -- |
| Commercial real estate | 0.0% | 0.0% | 0.3% | 0.0% | -- |
| Total loans | 2.2% | 2.7% | 0.6% | 0.0% | |